

Oct 7 9 47 AM '03

SUBSTITUTE TRUSTEE'S DEEDKENNETH E. STOCKTON, SUBSTITUTE TRUSTEE
GRANTOR455 PG 207
DAVIS CH. CLK.

TO:

SFJV-2002-1, LLC,
GRANTEE

WHEREAS, on November 20, 1995, Mark W. Harris and Aimee Y. Harris executed a Deed of Trust to Arnold Weiss, as Trustee, with Pulaski Mortgage Company being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 796, Page 381 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Pulaski Mortgage Company assigned said Deed of Trust to The Mortgage Authority, Inc. pursuant to an Assignment of Deed of Trust dated November 28, 1995 and recorded in Trust Deed Book 804, Page 254 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, The Mortgage Authority, Inc. assigned said Deed of Trust to Source One Mortgage Services Corporation pursuant to an Assignment of Deed of Trust dated December 6, 1995 and recorded in Trust Deed Book 817, Page 270 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Source One Mortgage Services Corporation assigned said Deed of Trust to Norwest Mortgage, Inc. pursuant to an Assignment of Mortgage dated December 6, 1995 and recorded in Trust Deed Book 817, Page 271 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Norwest Mortgage, Inc. is now known as Wells Fargo Home Mortgage, Inc.; and

WHEREAS, Wells Fargo Home Mortgage, Inc. assigned said Deed of Trust to the Secretary of Housing and Urban Development, Washington, D.C., pursuant to an Assignment of Deed of Trust and Other Loan Documents dated January 24, 2003 and recorded in Trust Deed Book 1749, Page 505 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Secretary of Housing and Urban Development assigned said Deed of Trust to SFJV-2002-1, LLC, pursuant to an Assignment of Deed of Trust and Other Loan Documents dated March 6, 2003 and recorded in Trust Deed Book 1749, Page 506 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, SFJV-2002-1, LLC, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated June 18, 2003, and recorded in Trust Deed Book 1805, Page 243 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness

immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on October 3, 2003 in the rotunda or on the front steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **Seventy-Three thousand seven hundred twenty-eight dollars and 03/100 (\$73,728.03)**, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

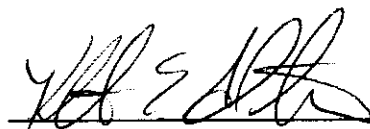
NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto SFJV-2002-1, LLC, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 87, Section 'B', First Addition to Magnolia Gardens (P.U.D.) Subdivision as situated in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as found at Plat Book 43 Page 5 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

INDEXING INSTRUCTIONS: Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as found at Plat Book 43 Page 5 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Commonly known as: 9933 Adina Cove, Olive Branch, MS 38654

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 3rd day of October, 2003.

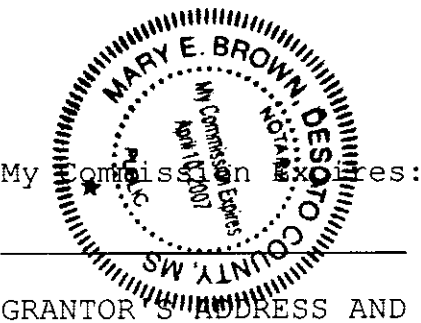


Kenneth E. Stockton
Substitute Trustee
5 West Commerce Street
Hernando, Mississippi 38632
Telephone No. (662) 429-3469

STATE OF MISSISSIPPI)
COUNTY OF De Soto) ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kenneth E. Stockton, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 3rd day of October, 2003.



Mary E. Brown
Notary Public

My Commission Expires: _____

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Kenneth E. Stockton
Attorney at Law
5 West Commerce Street
Hernando, Mississippi 38632
Telephone No.1 (662) 429-3469/NA

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:
America's Servicing Company
a division of Wells Fargo Home Mortgage, Inc.
3476 Stateview Blvd.
Fort Mill, SC 29715
Telephone No. 301-815-6976

THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:
Dyke, Henry, Goldsholl & Winzerling, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
DHG&W No. 19085

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on November 20, 1995, Mark W. Harris and Almee Y. Harris executed a Deed of Trust to Arnold Wales as Trustee for the benefit of Pulaali Mortgage Company, which Deed of Trust was recorded in Trust Deed Book 796, Page 381 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Pulaali Mortgage Company assigned said Deed of Trust to The Mortgage Authority, Inc. pursuant to an Assignment of Deed of Trust dated November 28, 1995 and recorded in Trust Deed Book 804, Page 254 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, The Mortgage Authority, Inc. assigned said Deed of Trust to Source One Mortgage Services Corporation pursuant to an Assignment of Deed of Trust dated December 6, 1995 and recorded in Trust Deed Book 817, Page 270 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Source One Mortgage Services Corporation assigned said Deed of Trust to Northwest Mortgage, Inc. pursuant to an Assignment of Mortgage dated December 6, 1995 and recorded in Trust Deed Book 817, Page 271 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Northwest Mortgage, Inc. is now known as Wells Fargo Home Mortgage, Inc.; and

WHEREAS, Wells Fargo Home Mortgage, Inc. assigned said Deed of Trust to the Secretary of Housing and Urban Development, Washington, D.C., pursuant to an Assignment of Deed of Trust and Other Loan Documents dated January 24, 2003 and recorded in Trust Deed Book 1748, Page 505 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Secretary of Housing and Urban Development assigned said Deed of Trust to SFJV-2002-1, LLC, pursuant to an Assignment of Deed of Trust and Other Loan Documents dated March 6, 2003 and recorded in Trust Deed Book 1748, Page 508 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, SFJV-2002-1, LLC, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated June 18, 2003, and recorded in Trust Deed Book 1805, Page 243 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, SFJV-2002-1, LLC, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Kenneth E. Stockton, Substitute Trustee, will on October 3, 2003, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) in the rotunda or on the front steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Lot 87, Section 'B', First Addition to Magnolia Gardens (P.U.D.) Subdivision as situated in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as found at Plat Book 43 Page 5 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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Commonly known as: 9933 Adina Cove, Olive Branch, MS 38654

Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

WITNESS my signature on this the 2nd day of September, 2003.

Kenneth E. Stockton
Substitute Trustee

Attorney at Law
West Commerce Street
Hernando, Mississippi 38632

THIS DOCUMENT PREPARED BY:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.

555 Plaza West - 415 North
McKinley
Little Rock, Arkansas 72205

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Volume No. 108 on the 25 day of Sept., 2003

Volume No. 108 on the 2 day of Oct., 2003

Volume No. _____ on the _____ day of _____, 2003

Diane Smith

Sworn to and subscribed before me, this 2 day of Oct., 2003

By Judith H. Douglas

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES AUG 25, 2006
BONDED THRU STEGALL NOTARY SERVICE



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